

ABSTRACT OF THE DISCLOSURE

Apparatus and methods provide an accumulator that processes electronic payments from an employer to a recipient via a network. The payments processed may be, for example, child support payments collected from an employee by the employer. The employer may submit one transaction made up of payments collected from multiple employees bound for multiple recipients and the accumulator may receive, translate, batch, and deliver the payments to the multiple recipients. The accumulator, employers, and recipients may communicate via a network such as the Internet.

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